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RICHMOND TERMINAL

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HE'S NOW A BANKER

Uncle Sam President of 48 Postal Savings Institutions.

It Is His Intention Ultimately to Open Nearly 50,000 More—Depositors Safe as Long as Government Endures.

Washington.—When with the opening of the new year Uncle Sam embarked in the banking business it was the fruition of 40 years' agitation.

At present in the United States, according to the official statistics of the office of the comptroller of the currency, there are 1,703 savings banks, an average of one bank for approximately every 52,000 inhabitants. In the great postal system of the United States there are nearly 60,000 offices of all sorts and classes. It appealed to the public that in these postoffices, large and small, lay the opportunity for the creation of a system of banks of saving deposit for the millions of wage earners.

Out of the act of congress the framers of the rules gathered much that is of direct interest to the future depositors in the great concern. These are a few of the features which the new bank will possess.

Information for Depositors.

First and most important of all for the depositor to remember is the fact that the postal savings bank is a federal institution. It is not governed by state banking laws and moreover depositors in the postal savings bank place their money there subject to the law which created the postal savings bank and free from the restrictions as to property rights as outlined by the vast variety of state laws governing the rights of minors, married women, parents, guardians and others.

Under the act accounts may be opened and deposits made by any person of the age of ten years or more in his or her own name. This money so deposited is free from the interference as to disposition by parent, guardian or creditor.

A married woman may deposit money in her own name and keep it

Uncle Sam, Banker.

safe and sound in the bank without reference to the wishes or the demands of her husband.

All that the postal savings law demands is that the depositor does not open more than one account in his own right.

The postal savings bank will issue certificates of deposits instead of pass books.

It requires $1 to open a postal savings account. This $1 will bear two per cent. interest per annum. This interest is credited but once each year. As is a general rule fractional parts of a dollar will not draw interest. This feature is true of all savings institutions.

In his report for the fiscal year 1909-10 Postmaster General Hitchcock said:

Neat Sum of $3,000,000,000.

"The total amount of money in the United States is estimated to be about $3,000,000,000. Of this sum nearly 65 per cent., or about $2,000,000,000, is in the pockets of the people or in various hiding places—an average of nearly $22 per capita of population. There is every reason to believe that a system of postal savings banks would, to a great extent, call out these private hoards and return them to circulation through the regular banks of the country. One dollar per capita thus released would add $90,000,000 to the volume of circulating media. Five dollars per capita would add $450,000,000. Whatever this practical increase of the circulation proves to be, add to it the many millions that the postal savings banks would prevent from being sent abroad by foreign-born depositors and the total will reach a magnitude which may well command attention."

In the four years 1906, 1907, 1908 and 1909 the United States postal money orders payable in foreign countries amount to more than $312,000,000. A great portion of this sum will, in the belief of the postmaster general, remain in the United States with the safeguard of the postal savings bank backed by the federal government as the standing inducement to the foreignborn resident to save his money and draw interest thereon.

The system has been working in England for more than half a century, and has proved to be of benefit to the regular banks.

As has been said before, the deposits in the postal savings bank must be made in sums of one dollar or in multiples of one dollar. Nevertheless the saver of pennies and dimes will not be neglected. To the depositor who wishes to lay by the pennies, the nickels and the dimes provision is made by the issuance of stamps which may be purchased at any postoffice bank after the system becomes operative and these stamps will be in practically all fractions of a dollar.

When to Buy a Bond.

Behind the certificate of deposit will stand the projected postal savings bond. These bonds are planned to be the ultimate resort of the postal savings depositor. They will be issued in denominations of $20, $40, $60, $80 and $100, and will bear two per cent. interest as do the certificates of deposit.

Now just where Uncle Sam expects to reap a sufficient profit from his postal savings bank to pay his running expenses for that bank is a point which has caused some curiosity in the minds of the public. The federal government will not hoard up the postal savings deposits, but will release the money as fast as it comes in. This money will be placed in the hands of the national banks, which will in turn pay the federal government a rate of interest fractionally higher than that which the federal government will pay depositors. Upon this margin, tiny in apparent amount, but potent when the vast sum of expected deposits is reckoned, will the federal government pay the salaries and expenses of the system. The postal banking system will be expected to pay for itself.

The first postal banks opened for deposits January 3 are 48 in number. There is one in every state and territory of the Union.

MAKES PROSECUTIONS EASIER.

The Supreme Court of the United States has announced the broad rule that a conspiracy under the Sherman anti-trust law may be a "continuing offense," instead of an offense limited to the formation of the conspiracy, and, possibly, over the acts thereunder, which would revive the conspiracy.

The direct result of the decision is that Gustave E. Kissel, of New York, and Thomas B. Harned, of Philadelphia, must answer further to the indictment, brought in 1909 in New York, charging them with conspiracy with the American Sugar Refining Company and others to drive the Pennsylvania Sugar Refining Company out of business.

The indirect result will be that the government will find it easier to prosecute conspiracies under the Sherman anti-trust law. Instead of being required to show in an indictment a conspiracy or an overt act in furtherance thereof, within three years of the time of indictment, it is said the accused will be required to show that the conspiracy had been ended by abandonment or success more than three years before the indictment.

Justice Holmes, in announcing the opinion of the court, took up for minute consideration the argument that a conspiracy is a completed crime as soon as formed, as would be the case where a conspiracy were merely a contract.

"It is true," said Justice Holmes, "that the unlawful agreement satisfies the definition of the crime, but it does not exhaust it. It also is true, of course, that the mere continuance of the result of a crime does not continue the offense. But when the plot contemplates bringing to pass a continuous co-operation of the conspirators to keep it up, and there is such continuous operation, it is a perversion of natural thought and of natural language to call such continuous co-operation a cinematographic series of distinct conspiracies, rather than to call it a single one."

Holding that a conspiracy in restraint of trade is different from and more than a contract in restraint of trade, Justice Holmes summed up the decision of the court in this manner:

"The indictment charges a continuing conspiracy. Whether it does so with technical sufficiency is not before us. All that we decide is that a conspiracy may have continuance in time, and that where, as here, the indictment, consistently with the other facts, alleged that it did so continue to the date of filing, that allegation must be denied under the general issue and not by a special plea. Under the general issue all defenses, including the defense that the conspiracy was ended by success, abandonment or otherwise more than three years before July 1, 1909, will be open and unaffected by what we now decide."

Guests Carry Off Silver.

Pride in the supposed common honesty of Americans who visit Washington and who secure invitations to the senate restaurant, prevents the senators from displaying placards, "Please don't steal the silver," but something had to be done to keep souvenir hunters from carrying off all that was portable from the place. So, in addition to cautioning the waiters, the management of the restaurant has had every piece of silver plainly marked "U. S. Senate."

Each year there has been an alarming deficit in portable silver and the plain marking has been made in the hope of saving enough to last through the session. This is not considered likely to abolish the genuine souvenir fiend, who takes them, with or without labels.

The Only Requirement.

Hospital Physician—Which ward do you wish to be taken to—a pay ward or a —

Maloney—Iny of thim, doc, thot's safely Dimocratic—Puck.

The Man Around the Corner

By CLARISSA MACKIE

Patrick Flynn, that beater of carpets, cleaner of windows and handy man for the housewives of Rosecliff, was tied to his chair with an attack of rheumatism. Consequently there was general lamentation in the village, for there was no other man to take his place; and working women were equally scarce.

"I don't know what you are going to do, Cynthia," sighed her sister-in-law, as Cynthia helped her pack a trunk for a short trip into the mountains. "Patrick promised to come on Monday and help with the cleaning. You know Nora refused to do anything except the regular work and although I have offered to give her extra wages for the cleaning she doesn't want to touch it. Of course, we've always had Patrick and I expected to have him this time. It's dreadful—all the fall cleaning to do and the Wimbletons coming for Thanksgiving, just as I've broken down!"

"Helen Blake!" cried Cynthia sitting down on the floor and putting her fingers into her pretty ears. "Stop this wailing and gnashing of teeth or I shall run away myself! Leave the cleaning to me—I'll find somebody if I have to import a specialist from town! When you come back from the lakes you will find a spotless house and don't you dare worry an instant. I shall love the job—I'm a born boss, anyway, you know, only I never had much chance to exercise my ability."

Mrs. Blake smiled gratefully. "I don't know what we'd do without you, Cynthia, dear! You are the greatest comfort. Dick and I are selfish enough to wish that you won't get married very soon."

"Perhaps not at all," said Cynthia, cheerfully. "Don't worry about such

"Are You Very Busy Just Now?"

a remote possibility as my falling in love with anybody in Rosecliff."

"What is the matter with the men in Rosecliff?" Helen ruffled indignantly. She had been born in that suburb.

"They are all married if you'll stop to think," laughed Cynthia, dodging the pillow Mrs. Blake tossed at her.

The next morning Cynthia entered the kitchen where Nora was washing the breakfast dishes. Her face wore an anxious expression.

"I don't know what we're going to do about the cleaning, Nora," she began; "I've telephoned from one end of the village to the other and everybody else is in the same fix. I even called up Dr. Lane and he says Patrick may not be able to work for several months. You say that you are not strong enough to do the extra work, even with double pay?" Cynthia rattled her gold mesh bag enticingly.

Nora's sturdy shoulder was lifted in a shrug. "I wouldn't be doing it for no money, miss; I hired to do the cooking and general work. It was understood the cleaning and laundry was to be done out."

"Very well, Nora. Don't you know of any man, woman or child who might be hired for love or money to come and help you with the housecleaning at two dollars a day?"

Nora pondered deliberately as she piled a tray with clean china. Then she shook her head doubtfully. "I don't be knowing anybody at all—unless—shure an' you might get him."

"Who is he?" demanded Cynthia eagerly.

"I seen a young man a-workin in the yard of that cottage around the corner, miss. A strong, hearty feller he is, too. Look at him, now, there—beating rugs like the divvle—excuse me, Miss Cynthia. A hard working, honest looking young chap!"

Nora lifted the shade and pointed a finger into an adjoining yard; there was open admiration in her blue eyes.

Cynthia looked and saw in the overgrown yard of a cottage that had long been untenanted a tall young man, blunt featured, with an unmistakably honest face—a face grimy with the results of honest toil. He was clad in a rough suit of overalls and blouse and on his feet was a disreputable pair of tennis shoes. He was lugging a huge basket of rubbish from the back door of the cottage.

"How lucky!" cried Cynthia. "I'll speak to him at once. I didn't know the cottage was taken, Nora."

"Nor did I, miss, till I saw the man working around there this morning."

Nora returned to her dishes and Cynthia went out into the trimly kept back yard of the Blake residence and went to the low dividing fence. Her dainty blue linen house gown was lifted above her pretty slippers and about her waist there was tied a ruffly little white apron. She was a refreshing picture on this crisp autumn morning—her fair face tinged with rose color and her mass of black hair pinned into some semblance of order.

The man in the next yard turned his basket into the ash bin and for the moment went into the obscurity of the rising cloud of dust. When he emerged it was Cynthia's gentle little sneeze that attracted his attention. He turned and whipped off a battered cap.

"Young man," began Cynthia, rather diffidently, "are you very busy just now?"

"Not too busy to be at your service, ma'am," said the man politely.

"Thank you," she said. "Patrick Flynn is laid up with rheumatism and there isn't a soul to help with the cleaning and it must be done this week. Can you wash windows and beat rugs?"

"Yes, ma'am."

"And clean the cellar and start the furnace and all those things?"

For an instant he hesitated, and then he said: "Yes, ma'am; it isn't exactly in my line, but I'm willing to help you out."

"You are very good indeed," said Cynthia. "We've always paid Patrick two dollars a day, but if you can come at once I will pay you three."

"When shall I come?" he asked, as he nodded with some embarrassment.

"If you could begin today—" began Cynthia more wistfully than she realized. "But suppose you are engaged to clean the cottage first."

"I have a couple of weeks to do that in," replied the man in a business-like tone. "I'll lock the cottage and come right over."

The new man, who told Cynthia his name was Grey, worked like a beaver. He beat rugs thoroughly yet with care of one who knows the value of the article he handles. He cleaned the floors and waxed and polished them all till they shone like mirrors. He washed windows and cleaned the cellar and whitewashed it and laid a fire in the furnace from which he emerged with the face of a coal heaver, but a temper as cheery as it had been every day. Each night Cynthia had paid his wages into his toil-hardened palm and her gracious thanks had accompanied the payment.

She learned very little about Grey. He spoke like an educated man and occasionally he dropped a hint that led her to believe he might have seen better days; however, he always covered the hint with some openly ignorant remark that disarmed any suspicion she might otherwise have had concerning him. Her brother lingered a week in the mountains.

When the last bit of work was done and Grey had polished the brass andirons and replaced them before the library hearth Cynthia drew out her purse and paid him. "I really don't know what I should have done without you, Grey," she was saying when the door opened quickly and her brother entered.

"Howdy, Cynthia, dear?" he said, kissing her; then starting back he stared at the grimy figure before him. "For the love of Mike—what are you doing here, Frazer?" He made a grab at the other's hand and clung to it.

"Frazer?" repeated Cynthia, coldly. "This man told me his name is Grey." She looked disapprovingly at the shame-faced young man before her. "I trusted him," she added simply.

"Grey Frazer, it is—you know his pictures, sis, admired 'em in the magazines no end of times! How in the dickens did you corral him here—in this guise?"

Cynthia turned her back, while Grey Frazer explained to the amused and shaking Dick that he had leased the cottage around the corner and in lieu of the service of Patrick Flynn, whom he also had desired, he had set about to clean out the cottage himself. Then Cynthia had come to him for help—and Mr. Frazer modestly attested that he had never failed a maiden in distress. All the time his eyes were watching Cynthia's back with deep trouble in their depths.

"I sincerely beg Miss Blake's pardon for the deceit," he said, humbly. "My only excuse is that she needed help, and if she had known who I was she might not have accepted my assistance."

Cynthia turned and held out a hand. "I am very grateful for your help, Mr. Frazer," she murmured, demurely. "It is an honor to meet such a distinguished artist—and yet an indispensably 'handy man' is lost to the world!"

Grey Frazer grinned happily through the grime on his face. "I believe I'll go home and shed this disguise," he said. "I've earned a day off. My car is at a garage down the street— shall we motor this afternoon?"

Nora heard the invitation and stared open-eyed.

Months afterward when Cynthia announced to Helen and Dick that she had decided to marry, after all, her sister-in-law smiled.

"I'm glad you're going to marry the man around the corner, dear. He can come in and do the cleaning every year."

"Those were the happiest days of my life," asserted Grey Frazer proudly as he tucked Cynthia's hand under his arm.

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UNION LABEL

SATURDAY, February 18, 1911

PANAMA-PACIFIC INTERNATIONAL EXPOSITION · SAN FRANCISCO 1915 · CALIFORNIA

Richmond grows in advance of the great Panama Pacific International Exposition.

In view of the fact that Washington's Birthday is near the solons at Sacramento may enact a law to protect cherry trees from boys who would strictly emulate the example of the "Father of his Country."

City News.

Burn tungsten.

Use pneumatic tube mail service.

Apartment houses are very fashionable. They are worn inside.

Richmond can walk alone with no assistance from San Francisco.

The Home Realty Company has made some record sales this week.

Building in Richmond is steady showing a substantial growth about the centers.

The terminal stations of all railroads, passenger or freight, is on Macdonald avenue.

Philpot Drygoods Co. have the lead in ladies' wear in Richmond. Their store is crowded with shoppers

The Southern Pacific has started an advertising eampaign for California of interest to the settlers.

Business is starting on the side streets at a few points. Watch the movement as it develops.

Richmond people and strangers hover around the busy Macdonald avenue business center.

The hospital may be near the corner of Pennsylvania ave. and Seventh st., away from the noise

The new theatorium near Eleventh st. will probably be called the "Pastime." That sounds good.

In gentlemen's nobby and serviceable wear, Linville Bros. & Co. are leaders. Nothing shoddy, and no old goods.

Richmond Industrial Commission's boosting the undeveloped margins helps the busy growing center of "The Baby Pittsburg."

A stork left Dr. Lucas' office on February 16 at 1:30 and dropped a 10 pound daughter at the McFarland home in this city.

An independent meat market is opening on Macdonald ave near Eight-st. by experienced connoisseurs in the "bone and gristle" art.

Paul Glaser is building the Messerle apartment house, two-story, at a cost of $10,000 and everything is modern and of the best class.

In New York Horace Greeley's advice was: "Go west and grow up with the country." In Richmond the tables are reversed: It is go east and grow up with the city.

CLARKE'S BANK.

W. P. Clarke, Esq., who resigned his position as assistant cashier of Richmond First National bank left this city on the 15th and the invited guest of President Clinton E. Worden, the two bankers held a business conference in San Francisco. The Clarkes are very wealthy and are celebrated financiers and Mr. Clarke goes to his own bank at Ceres. His success is won.

The Terminal circulation is unlimited. It is read everywhere.

There was a slip "'twixt cup and lip," when Pop Dickens put a quietus upon the proposed wedding of Mr. Frown and Miss Devham, last Monday evening at Oakland. The "young 'uns'" came back with Pop un wedded.

A SELECT PARTY.

There was a select ball party at the High School Assembly hall to a limited number, a select few, in celebration of the completion of the Polytechnic and Gymnasium departments. Here the pupils are trained in the fundamentals and technichal operations of every trade so that more people may be trained to do skilled labor through life.

BIG BUSINESS.

Richmond is to have a $100,000 casino two miles south-west of the center; Richmond now has a popular park two miles south east of the center; Richmond has a beautiful park two miles north-east of the center and Richmond will have a grand amusement attraction about two miles north-west of our big city. Every point of the compass is busy in Richmond's sphere which revolves around the axis along Macdonald avenue and also her equator.

PIANOS

INSPECTED BY PROF. JOE BAKER, THE PIANO TUNER

The following is a list of names owners of pianos in Richmond that have sounding boards that are rare gems. Careful inspections were carefully made by Prof. Joe Baker, the noted musician, composer and scientific piano tuner in our city:

Mrs. Philpott, dry goods merchant; Mrs. Warren B. Brown, wife of the Terminal editor; Mrs. Frank Lewis, 410 Chanslor-ave.; Mrs. H L. Penry, wife of the contractor, Fourteenth st. and Ohio ave; Mrs. Thomas E. Wood, 1605 Tenth-st.; Mrs. W. J. Dunbar, 1410 Potrero-ave. and Mrs. Robert White, 1019 Tenth-st.—The pianos of Mrs. Philpott and Mrs. White have sounding boards which are perfection at 60 seconds and Mrs. Brown's piano ranks a close third in list of the best sounding boards of which the above are rare possessors.

Prof. Baker has applications for over thirty piano selections since the publication of his piano talk in the Terminal.

COMMISSIONER'S SALE OF REAL ESTATE FORECLOSURE.

SUPERIOR COURT, CONTRA COSTA COUNTY, STATE OF CALIFORNIA.

MARTIN W. JOOST AS ADMINISTRATOR OF THE ESTATE OF MANUEL COSTA, DECEASED, VS. T. NORMAN HARVEY AND MANUEL LOPEZ.

Whereas, an order of sale in the above entitled cause, to me directed, was issued out of the Superior Court of the County of Contra Costa, State of California, on the 7th day of February A. D. 1911, on a Judgment and Decree of Foreclosure of Mortgage rendered therein, and docketed on the 26th day of January, 1911, in favor of Martin W. Joost, (as administrator of the estate of Manuel Costa, deceased) Plaintiff, against T. Norman Harvey and Manuel Lopez, Defendants, which said Judgment and Decree is recorded in Judgment Book Vol. 12 of said Superior Court, on page 36 for the sum of Eight Hundred and Ten Dollars ($810.00) in gold coin of the United States and accruing costs.

And whereas, I am commanded by said order of sale to sell the mortgaged premises to satisfy the said judgment and all costs, notice is hereby given that on Tuesday, the 7th day of March, 1911, at 12 o'clock M. of that day in front of the door of the Court House in Martinez, County of Contra Costa, in obedience to the commands of said writ, I will sell the mortgaged premises described in the order of sale as follows: Being all that certain lot, piece and parcel of land situate, lying, and being in the County of Contra Costa, State of California and particularly described as follows, towit; Lot Number Eleven (11) of the Wenk Addition to Bay View Park as Lot is numbered and marked, shown and delineated on that certain map filed in the office of the county recorder of said Contra Costa Co., on the 25th day of March, 1907, and Entitled, "Map of the Wenk Addition" Together with all the improvements and appurtenances thereunto belonging.

And that said sale will be made at public auction to the highest bidder for cash, payable in gold coin of the United States.

Dated Martinez, February 11th, 1911.

T. D. JOHNSTON,
Commissioner appointed by said Superior Court.

First Publication February 11, 1911.
Last Publication March 4, 1911.

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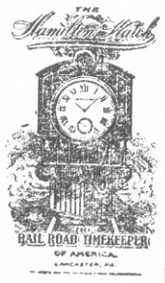


Watchmaker
Jeweler
Optician
First-Class Repairing Guaranteed to give SATISFACTION
609 Macdonald Avenue

DANCING ACADEMY
A.O.U.W. Hall, Richmond, Cal. Miss Mabel O'Brennan, Instructor, William Menzel, Bus. Mgr. Classes meet every SATURDAY:
Juveniles— 2 to 4 p. m.—$1.50 per month in advance—single lessons 50 cents.
Adult classes from 8 to 10:30 p. m.—$2 per month in advance.—single lessons 75 cents

Philpott Dry Goods Co.
714 Macdonald Avenue
A SHOE THAT FITS

See Our Millinery Department
Latest Creations
PHILPOTT DRY GOODS CO

Richmond Bakery
RICHARD HENRICH, PROP'R.
Bread, Pies, Cakes
Washington Ave. and Park Place, Macdonald Ave. and Sixth Street
Phone Black 2832 1011
RICHMOND, CALIFORNIA.

RICHMOND PHARMACY
E. M. FERGUSON, Druggist
RELIABLE DRUGGIST
PHOTO SUPPLIES
RICHMOND AGENCY FOR EASTMAN'S GOODS
Physicians' Prescriptions A Specialty
724 Macdonald Avenue Phone Richmond 1441

TILDEN & EAKLE
DEALERS IN
Lumber
And ITS PRODUCT
PLANING MILL IN CONNECTION
Yards Near Santa Fe Shop
Telephone Black 811.

E. B. Smallwood
DEPUTY CORONER
UNDERTAKER----EMBALMER
Office and parlors at
119 Washington Avenue Phone 2131 — Night Phone 3122 — 708 Macdonald Avenue Phone 1131

GOLDEN GATE
CASH GROCERY
J. L. GLAVINOVICH, PROP.
A complete line of Staple and Fancy Groceries on hand at prices which will bear investigation. Give us a trial and be convinced.
Eighth St; and Macdonald Ave.
Phone Richmond 832 Prompt Delivery

BRING YOUR
FRIENDS
To California
Settlers' Rates
in effect daily
March 10th to April 10th, inclusive
FROM——

SIOUX CITY	$26.95	ST. LOUIS	$32.00
COUNCIL BLUFFS	25.00	NEW ORLEANS	32.00
OMAHA	25.00	PITTSBURG	42.00
ST. JOSEPH	25.00	MEMPHIS	32.00
KANSAS CITY	25.00	ST. PAUL	31.75
LEAVENWORTH	25.00	MINNEAPOLIS	31.75
DENVER	25.00	CHICAGO	33.00
HOUSTON	25.00	NEW YORK	50.00

and other Eastern points
Cost of Ticket can be deposited with any of our agents and ticket delivered to your Eastern friends.
Ask any agent for details.
SOUTHERN PACIFIC
L. RICHARDSON, District Freight & Passenger Agent 13th & Broadway, Oakland
H. A. STIVER, Agent Macdonald Ave., Richmond
1920 POPULATION 5,000,000. MAIL YOUR EASTERN FRIENDS INVITATION POSTAL CARD MARCH 1ST.

ORIGINAL DEFECTIV

50,000 Population in 1915

RAILROAD DIRECTORY.

–City of Richmond–

Notice: THE TERMINAL challenges any place in the World to show as great railroad development in ten years.

TRAINS LEAVE RICHMOND FROM THE MACDONALD AVENUE DEPOTS AS FOLLOWS:

Southern Pacific

The subway, at the main Richmond depot on Macdonald avenue, at a cost of $55,000, a permanent mechanism, built in 1909, fixes for all time the central commercial traffic way.

The next improvement will be a modern, enlarged mission style depot for the AVENUE and a local electricized road, an extension north from Berkeley to the depot, looping the loop via West Berkeley to San Francisco, with a 20-cent fare.

Toward San Francisco:
Leave Richmond

Local Lv. Richmond ex. Sun.	5:45 a m
Local Lv Richmond ex. Sun.	6:25 a m
No 23 Tonopah Stops let off pas'rs only	6:54 a m
Local Leave Richmond	7:05 a m
No 15 Seattle Stop let off p N of Ash'd	8:08 a m
No 41 Santa Rosa, Calistoga, Livermore	8:29 a m
No 17 Sacramento and Oroville	9:55 a m
No 49 Fresno and Stockton	11:16 a m
No 13 Seattle Stops let off p N of Ash'd	11:6 a m
No 3 Chicago stops let off p E of Reno	1:50 p m
No 81 Bakersfield	3:45 p m
No 1 Chicago stops let off p E of Reno	4:29 p m
No 45 San Ramon	5:46 p m
No 19 Sacramento	6:34 p m
Local Leave Richmond	6:45 p m
No 7 Los Angeles s let off p S of Merced	6:47 p m
Local Leave Richmond	7:25 p m
No 5 Chicago stops let off p E of Reno	7:37 p m
No 109 Sacramento	9:43 p m
No 147 Bay Point Sunday nights only	10:16 p m
No 85 Fresno, Newman Stockton	10:25 p m

From San Francisco:
Arrive Richmond

No 14 Sacramento Roseville, fl Seattle	12:28 a m
Local Ar fr. W. Ber. only ex Sun	5:38 a m
Local Ar fr W. Ber. only ex Sun	6:18 a m
Local Arrive Richmond	6:58 a m
No 20 Sacramento and Oroville	7:54 a m
No 84 Bakersfield	9:09 a m
No 46 Bay Point	10:33 a m
No 8 Los Angeles	11:11 a m
No 24 Tonopah	12:59 p m
No 18 Sacramento and Oroville	3:49 p m
No 50 Stockton & Fresno	4:10 p m
No 44 Santa Rosa, Calistoga, Livermore	4:49 p m
Local Arrive Richmond	6:40 p m
Local Arrive Richmond	7:20 p m
No 148 Bay Point Sunday nights only	7:52 p m
No 182 Stockton	8:29 p m
No 82 Bakersfield	10:27 p m

When buying tickets for points north of Duinsmuir, Cal train No 16 due 9:13 p m will stop at Richmond; when buying tickets for east of Reno, Nev trains No 4 due 6:35 a m, No 2, (Overland Limited) due 11:25 p m, No 6 due 7:31 p m and No 10 due at 9:54 p m will stop at Richmond.

For rates and tickets call at the S. P. office at Richmond, where you can get railway and pullman tickets to all points of the United States, Canada, Mexico and all Steamship ports. If you wish to get on train at Oakland or San Francisco will so endorse tickets.

This time table is subject to change without notice

DAY AND NIGHT TICKET OFFICE.
Phone 601 H. A. STIVER, Agent

Santa Fe

The Oakland & East Side Railway, the northern terminus of the coast division, is here and will use gasoline motors to connect for San Francisco through the Key Route.

Toward San Francisco

		Richmond	Rich. Ave.
No. 3	Chicago Limited	7:35 a m	7:48
No 31	Stockton Local	10:20 a m	10:35
No 41	Fresno & Sierra Loc	2:00 p m	2:05
No 45	Back Up"	4:25 p m	4:30
No. 7	Chicago Overland	4:32 p m	--
No. 5	Bakersfield Local	6:01 p m	6:10
No 43	Riverbk & Sta Fe	8:48 p m	8:51
No 49	Chicago Limited	10:27 p m	10:32

From San Francisco

		Richmond	Rich. Ave
No 4	Bakersfield Local	8:10 a m	8:05
No 32	Stockton & Sierra L'l	10:45 a m	10:39
No 44	Stockton Local	2:18 p m	2:14
No 42	Fresno Local	4:53 p m	4:49
No 48	"Back Up"	6:30 p m	6:25
No 8	Chicago Overland	9:14 p m	--
No 4	Chicago Limited	10:50 p m	10:47

All main line trains except Nos 7 and 8 stop at Richmond Avenue—add 8 minutes to the time schedule of Macdonald Avenue depot for trains to the ferry and subtract 5 minutes for time of trains from the ferry.

This time table is subject to change without notice.

The Santa Fe has in contemplation a few changes on the main line and ferry service

Oakland & East Side Ry,

[A., T. & S. F. Ry—COAST LINES]
This line connects with Key Route.

From Richmond, —West—

Rich Ave.	Richmond	Sixth St
No 101 Local	7:00	7:05 a m
No 303 Local	7:45	7:48 a m
No 311 Local 8:53	9:05	9:07 a m
No 331 Local 10:05	10:25	10:28 a m
No 313 Local 12:25	12:45	12:47 p m
No 341 Local 1:43	2:05	2:08 p m
No 317 Local 3:08	3:25	3:27 p m
No 107 Local	4:45	4:47 p m
No 105 Local	6:08	6:10 p m
No 109 Local	8:50	8:52 p m

To Richmond, —East—

Sixth St.	Rich Ave.	Richmond
No 106 Local 8:02		8:05 a m
No 310 Local 8:50	8:53	9:00 a m
No 332 Local 10:05	10:08	10:15 a m
No 312 Local 12:25	12:28	12:35 p m
No 314 Local 1:40	1:43	1:50 p m
No 316 Local 3:05	3:08	3:15 p m
No 342 Local 4:42		4:45 p m
No 102 Local 5:38	5:41	5:50 p m
No 108 Local 8:22		8:25 p m
No 104 Local 10:22		10:25 p m

All trains of the O. A. E. S. Ry. stop at Sixth and Ohio, for trains to Oakland, add 3 minutes to schedule of Macdonald Avenue depot and for stops from Oakland subtract 3 minutes.

At Sixth Street Station all trains to and from Richmond and Oakland stop on flag

KEY ROUTE ON RICHMOND BOULEVARD

The Santa Fe motor cars between Richmond and Oakland are a complete success. Passengers are carried speedily between regular train service. Richmond is the main station and regular stops are made at Richmond Avenue, Sixth Street, and Wall Street near Pullman shops

East Shore & Suburban Ry

—Electric cars. Local service.—

The electric cars give service equal to any modern American city; cars to all parts of the city; transfers at the main junction at Macdonald Avenue and Sixth St.; also at Macdonald Ave. and Twenty-Third. Fare from Broadway and Seventh, Oakland to Richmond, 10c; to Pt. Richmond, 15c.

Richmond Belt Railway

The Belt Line connects Richmond with the commerce of the world through the oceanic and inland shipping with Richmond as a distributing center–via great overland railroads, the Southern Pacific and Santa Fe, which, by traffic arrangements, control the Belt and its wharves, each assuming separate management every alternate year. The largest vessels afloat discharge and take on cargo and meet the Terminal overland railroads, here at deeper water than at San Francisco. The Belt Line also carries factory, warehouse, wharf and other employes, twice daily, via East Shore & Suburban electric cars to and from their homes in Richmond.

BEST SHOES

We Sell

The Best All Leather Shoes

IN RICHMOND. ALL GOODS IN THIS STORE ARE

Strictly New Fashions

L-A-T-E-S-T

FOR MEN ONLY

Linville Bros. & Co.

Macdonald Ave., at Sixth St.

TOWN TALK

Subscribe for the TERMINAL.

The city of Richmond presents every appearance of a commercial and manufacturing city.

Richmond has industry all around and business in the middle

Be Johnny Wise. Don't do anything that will check building progress.

A visitor was in the Terminal office today and remarked: "Richmond is a beautiful city with so many schools and churches near Macdonald avenue I rather like appearances around the boulevard, and in a few years, projects there will work out." He subscribed for the Terminal and departed for the Exposition City, vulgarly called "Frisco."

Spring Millinery.

You just ought to visit the grand department store of Philpott Dry Goods Company in the Bank Building at 714 Macdonald ave. Their spacious store has been doubled in capacity by adoption of the system in vogue in New York and Chicago big stores. New counters show cases and shelving, new method of gas lighting throwing a wonderful daylight effect upon the dry goods and millinery spring selections.

Pay day on the avenue is quite often now and the public find attractions and amusements right in our own dear city where there is every amusement down to the simple shooting of a firecracker. Between all acts visit the millinery department of Philpott Dry Goods Company and other departments.

NOTICE.

Richmond, Cal., Jan. 14, 1911.

Notice is hereby given that the co-partnership heretofore exisiing between J. Lee Roraback and George Chandler, conducting a general Grocery Business at 1224 Macdonold ave, has this day been dissolved by mutual consent George Chandler will hereafter conduct the business. All outstanding accounts will be be paid to said George Chandler who will pay all indebtedness against the said firm.

J. Lee Roraback.
Geo. Chandler.

Dated, Jan. 14, 1911.

Want Column

"Man wants but little here below;
Nor wants that little long."
(All wants great or small, herein expressed bring results.)

BOARDERS Wanted—Pleasant rooms; first-class table board in a refined family. Inquire of R. J. Lipe, 1150 Sixth street.

WANTED—Washing and ironing to take home. Men's washing and mending neatly done. 1341 8th Street.

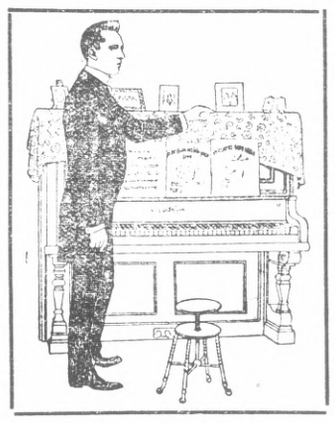
For Sale—Iroquois Special bicycle for lady with coaster brake, tools pump and full equipment. Has only been used 3 months and is just as good as new. Very cheap. Address; P. O. Box 228, Richmond, Calif

FOR SALE.

Modern brick building, two stories, on Macdonald avenue; all furnished; bringing a good income; a bargain. See R. J. Lipe. JUMP! 1150 Sixth st.

Bad Habits and Diseases of Pianos

Prof. Joe Baker Talks to 20,000 People



Consumption and rheumatism are two of the most common diseases known to pianos. The disease of consumption in a piano is very much like the same disease that so often attacks a human being. The germs of this disease are known as consumptive germs because they consume everything in which they come in contact.

When the lungs of a human are infected by these germs, the time is very short when the entire lung is consumed by them. In like manner the moths lay their eggs on the felts of the piano hammers and these hatch out and at once begin to devour and consume all the felt. When they once get a start you must make a heroic fight, or else the days of your piano are surely numbered; and unless you thoroughly fumigate the instrument with sulphur, these germs will entirely destroy your piano; for you must not forget that every hinge or joint in your piano is buffed with this felt.

RHEUMATISM.—The rheumatism of a piano also is analogous to rheumatism that afflicts mankind. Cold, damp weather makes all the joints swell and become stiff on a piano, just like effects on yourself; therefore if this disease is known as rheumatism in yourself, it should be the greatest of difficulty that you keep it in tune ever afterwards. This is caused by small grains of rust that form around the tuning peg and which are imbedded in the wood; when the peg is slightly twis- called RHEUMATISM IN THE PIANO.

HABIT OF BEING OUT OF TUNE.—Should one neglect the tuning of a piano when it is new, it will form the bad habit of staying out of tune, and it will be with ted to raise the tone to its proper pitch it always has a tendency to roll back to its original place in which it was so thoroughly imbedded. This is the way your piano forms the bad habit of staying out of tune.

HABIT OF LAZINESS.—A piano that is always idle soon becomes lazy, and when you want it to move quickly it goes so slow that it often disgusts the performer. This canker that forms in the hinges which is always a direct result of idleness; this causes the action to be sluggish and slow people who have a desire to keep their piano in perfect trim should not neglect playing on it every day.

JOE BAKER,

Richmond, California.

CURRENT GOSSIP.

Richmond makes shorter time to San Francisco via Santa Fe from Tenth-st. west, than via Oakland reposts to the contrary notwithstanding.

There is a demand for business buildings with alleys. Merchants inquire for such stores and will pay more rent for them.

Richmond grows very busy in the center–cause–Richmond Industrial Commission is shaking up the margins, and this drives the larger business game to the center.

Mr E. M. Ferguson of the Richmond Pharmacy, 724 Macdonald Ave., Telephone Richmond 1441, has been appointed sole agent for Richmond and Atchison of the San Francisco Bulletin. Delivered by carrier, 25c a month and delivery guaranteed. Telephone him your order.

Another new business that will open near Tenth and Macdonald in a few days is "The Rapid Dyeing and Cleaning Works" after improved methods using latest apparatus with methods warranted not to fade, shrink or destroy goods. P. A. Barron.

FRIEDMAN IS IN TOWN.

Friedman's money back store is a late arrival and has opened in one of the big stores in the stone front, near Third-st. on Macdonald. It is a gents' furnishing house with dry goods and notions. This store has for its motto: "Guaranteed goods at low prices." A number of people who acquired the Oakland "habit" left Friedman's money back store perfectly cured of the Oakland trading habit. Another Oakland habitue, almost a fiend, a sufferer for years was cured almost instantly after the purchase of one of Friedman's satisfaction money-back dry goods packages. On receiving the money Friedman put it in Richmond circutation by paying off a financial obligation.

NOTICE.

To whom it may concern: I will not be responsible for any debts of of my wife, Mrs Bossie Baird, who has left my bed and board.

Richmond, Cal., Oct. 17, 1910.

J. O. BAIRD.

BANK OF RICHMOND

General Bankers

President, Wm. Mintzer
Vice President, Wm. F. Belding
Cashier, Waverley Stairley

Issues Bills of Exchange available throughout the United States

"Pioneers"

Ring up 1501 for

J. M. SCOTT

CARPENTER & JOBBER

All building needs promptly attended to Shop on Second-st. RICHMOND, CAL

Great Changes in the Greater Richmond Center About Post-office

LINCOLN THEATRE

315 Macdonald Avenue

Open every evening. Best Motion Pictures

Splendid New Series of Special Feature Pictures New Entire change of Program DAILY.

A-D-M-I-S-S-I-O-N Popular Prices

INFORMATION BUREAU

The non-resident people can be informed on Richmond affairs. Send 10c to defray cost of postage.

Address:

BOARD of TRADE

Box 228, Richmond, Cal.

AMUSEMENTS.

Lincoln Theatre is a very popular playhouse.

Majestic and Central theatres draw big crowds.

The Dancing Academy at A. O. U. W. hall is another strictly moral at home amusement. Big class

The voting contest for the most popular Richmond young lady will close next Monday and Mrs. K. Sleight, Mrs. V. Geoghegan and and Mrs W. F. Faber will count the votes at Lincoln Theatre. The contest is very spirited continuing under the management of Mr. Comte who takes the place of Manager Carse who was called east on legal business. Everybody is interested.

J. CRUICKSHANK

GENERAL CONTRACTOR

Estimates furnished on all classes of work

Phone Richmond 201 Residence: 217 Washington Ave. Pt. Richmond, Cal

WANTED.

MEN, WOMEN, CHILDREN TO MAKE SIDE MONEY

Particulars 2c M. G. Kautch, Oakland, Cal, P. O. Box, 130.

THE SUBWAY

GRILL

GOOD THINGS TO EAT
Corner Sixteenth St. and Macdonald Avenue

S. LORENZANA

BARBECUE SPECIALIST

AMERICAN

Cleaning Co.

Telephone 4521
W. G. Mayer, Manager

WORK called for and delivered. Suits cleaned and pressed weekly. $1.50 a month.

1116 Macdonald Ave.

Bert Curry

Undertaker Embalmer

Park Place
Prompt Service

DAY OR NIGHT
DAY OR NIGHT PHONE 4291

After using this brand you will not bother with any other

Old Gilt Edge Whiskey

Rye or Bourbon

MARATHON CANDY KITCHEN

508 MACDONALD AVENUE
CANDY AND FRUITS OF ALL KINDS
Our candies are all home made and we solicit a share of your patronage—opposite the Central theatre. Come in and see us. Orders filled by telephone.
PHONE 2811 MARATHON CO.

. TRY .

.. Red Seal ..

MALT TONIC

F. W. Westdahl, Agent

THE TERMINAL IS READ BY SMART PEOPLE

Otto Ludewig

We give you prompt service, fine quality, Good satisfaction and your money's worth at

RICHMOND MARKET, Phone 231 . . . 512 Macdonald Avenue
CENTRAL MARKET, Phone 4461 . . 1122 Macdonald Avenue
STANDARD MARKET, Phone 2026 . . 134 Washington Avenue

REAL ESTATE

Only a few good homes left on easy terms. Close to the car line. They are going fast. BETTER HURRY.

R. J. Lipe, 1150 Sixth St.

If you want to sell your property quick list it with R. J. Lipe, 1150 Sixth St.

R. J. LIPE

ALL HOUSEHOLD EMERGENCIES

AN HOUR saved in summoning the plumber by telephone may save the price of several years of service.

It certainly saves a lot of discomfort and worry.

The Bell Telephone keeps the household in constant touch with all the resources of civilization and is instantly available in any emergency.

It also keeps the hovsehold in constant touch with the broader outside world by means of the Long Distance Service of the Bell System.

The Pacific Telephone & Telegraph Co.

Every Bell Telephone is the Center of the System.

NAL DEFECTIVE

Hood's Sarsaparilla

Will purify your blood, clear your complexion, restore your appetite, relieve your tired feeling, build you up. Be sure to take it this spring.

Get it today in usual liquid form or tablets called Sarsatabs. 100 Doses $1.

FERRY'S SEEDS

To grow the finest flowers and most luscious vegetables, plant the best seeds. Ferry's Seeds are best because they never fail in yield or quality. The best gardeners and farmers everywhere know Ferry's seeds to be the highest standard of quality yet attained. For sale everywhere.

FERRY'S 1911 Seed Annual Free on request

D. M. FERRY & CO., DETROIT, MICH.

" By orders from factory, account of advertising purposes we will sell seven Ohio cars, regular price $2750 and $2750 for $1850 and $2150. Agents plan open for live dealers. Price includes top, glass front, speedometer, foot rail and generator, two robes. This option open for thirty days from date. Write for catalogues and agent's proposition.

OHIO SALES COMPANY
610 Van Ness Ave., San Francisco, Cal.

TEHUANTEPEC A-H ROUTE

AMERICAN-HAWAIIAN STEAMSHIP CO.

Tehuantepec Route

Regular Fast Freight Service New York to Pacific Coast Ports and Hawaiian Islands—Sailings from New York every six days, making direct connection with Pacific steamers sailing from Salina Cruz, Mexico, every six days for San Francisco.

Pacific Coast Ports to New York. Also to Mexican and all principal European ports under through rate and through bills of lading. Sailings from San Francisco every twelve days.

For rates and further particulars, apply to

DEARBORN & LAFLAND, Gen'l Agents, 8 Bridge St., New York

WILLIAMS, DIMOND & CO., Gen'l Agts. Pacific Coast, 210 Sansome St., San Francisco

The New Flavor

Mapleine

(Flavor of Maple)

A flavoring used the same as lemon or vanilla. By dissolving granulated sugar in water and adding Mapleine, a delicious syrup is made and a syrup better than maple. Mapleine is sold by grocers. If not send 35c for 2 oz. bottle and recipe book.

CRESCENT MFG. CO. Seattle, Wash.

TWO GRAND CRUISES AROUND THE WORLD

The First to Leave New York November 1, 1911, and the Second from San Francisco February 17, 1912.

By the large Transatlantic S.S. CLEVELAND (17,000 TONS)

DURATION 110 DAYS $650 and up, including all necessary expenses aboard and ashore.

OPTIONAL TOURS OF 17 DAYS IN INDIA, 11 DAYS IN JAPAN.

Send for Illustrated Booklet

HAMBURG-AMERICAN LINE
41-45 BROADWAY, NEW YORK

THE Keeley Cure FOR LIQUOR AND DRUG USING

Over quarter of a century of continuous success. Call or send for printed matter.

THE KEELEY INSTITUTE
2930 Sacramento St., cor. Broderick, San Francisco, Cal.

Constipation

"For over nine years I suffered with chronic constipation and during this time I had to take an injection of warm water once every 24 hours before I could have an action on my bowels. Happily I tried Cascarets, and today I am a well man. During the nine years before I used Cascarets I suffered untold misery with internal piles. Thanks to you, I am free from all that this morning. You can use this in behalf of suffering humanity. B. F. Fisher, Roanoke, Ill.

Pleasant, Palatable, Potent, Taste Good, Do Good. Never Sicken, Weaken or Gripe. 10c, 25c, 50c. Never sold in bulk. The genuine tablet stamped C C C. Guaranteed to cure or your money back. 930

FOR SALE

ITALIAN BEES AND QUEEN

Breeding Stock Direct From Italy

Circulars Free. Address Aliso Apiary Co., Box 107, Gleadale, Cal.

WHERE TO STOP AND SHOP

in San Francisco and Oakland

ACETYLENE LIGHTING

PILOT Motor Feed Generators, BALDWIN Miner's Lamps, PORTABLE Flare Lights. Everything in ACETYLENE. Send for catalogue. Edw. Bullard, 268 Market St., San Francisco, Cal.

AGENTS WANTED

Pleasant work for men, women to make side money. Particulars two cents. KAUTH, P. O. Box 158, Oakland, California.

ASSAYERS AND GOLD BUYERS

Gold, rich ore, amalgam, old gold bought. Assaying 50c. Est. 27 years. Pioneer Assaying Co., 131 Fifth St., San Francisco. Ref. First National Bank, S. F.

WHEN WRITING TO ADVERTISERS PLEASE MENTION THIS PAPER

S. F. N. U. - - - - - - No. 7, 1911

READERS of this paper desiring to buy anything advertised in its columns should insist upon having what they ask for, refusing all substitutes or imitations

DOCTOR MAKES A MISTAKE

Good Story Told of a Popular Physician Who Made Blunder in Sending Out Two Parcels.

A droll story is told of one of the most popular physicians in Vienna. He was not a little astonished at the contents of two letters which he received lately. They stated, in terms the reverse of flattering, that his drugs had not merely done no good, but had actually aggravated the troubles they were mentioned to cure.

The doctor consulted his notebook, and the truth at once dawned upon him. About six weeks ago, an actress, a brunette, then performing in the "Merry Widow," called upon him. Her beauty was of the Spanish type, and a perceptible down which shaded the finely formed upper lip of the actress had daily begun to grow darker. She timidly stated her case and besought the doctor to give her a remedy for the unwelcome growth. The doctor promised to send her a remedy with the utmost privacy.

Immediately after the actress had gone a young lieutenant came in to consult the physician. In grave tones he told his tale of woe. The faint indications of his mustache, in spite of all his efforts, would not develop as rapidly as he desired. The doctor laughingly undertook to help him out of his difficulty, and promised the young lieutenant, who was trying in vain to curl the ends of his mustache, to send the remedy to his address by a trusty messenger.

The scales now fell from the doctor's eyes. Either he himself or his messenger had exchanged the small parcels containing such opposite remedies—thence the bitter complaints and reproaches. The drugs had, the doctor found, acted most effectually. The actress was obliged to have recourse to soap and razor to get rid of the luxuriant growth on her upper lip, while the lieutenant was ready to tear out the hair of his head at the loss of the few straggling hairs of his mustache.

Outdoor Life Necessary.

The longest-lived men are those engaged in healthy outdoor occupations, such as farming, simply because they lead an active, muscular life in the open air.

Bodily active keeps at bay the diseases of sedentary middle life. Gout and rheumatism lie in wait for the man who does not walk five miles in the week, who hates games and believes that golf and tennis are silly and a waste of time.

It is the active, busy woman who keeps her complexion when she is past forty years of age, and girls twenty years her junior grow sallow and anaemic for lack of outdoor exercise.

You must live a sedentary life, you say? We don't believe it. Even if your day is spent in an office or a shop, you have the early morning for a cold bath, and twenty minutes with dumb-bells. You have your evenings, and you have your week-ends.

He Got a Permanent Cure.

The various rulings of the commissions and departments at Washington are oftentimes thought to be arbitrary and unnecessary. No less a personage than David Starr Jordan joked about the laws of the International Fisheries commission.

"The fish there have no chance," he lamented; "they have as hard a time of it as the whites in the interior of China.

"A druggist there said to his clerk one day:

"'Didn't I see a foreign devil come out of here as I came down the street?'

"'Yes, sir,' the clerk meekly responded. 'He wanted a permanent cure for headache.'

"'And you sold him——'

"'Rat poison, sir.'"—From "Affairs at Washington," by Joe Mitchell Chapple, in the National Magazine.

Babes Couldn't See the Point.

Wells got an idea the other day, and, calling his children around him, he said:

"Now, my babes, I want to ask you a question, to see how smart you are, for I want you to grow up smart business men."

"Propound, old gent," said the eldest.

"That's disrespectful," said Wells; "but here's the question: What is the greatest grain elevator in the country?"

His babes scratched their heads, examined their toes, and finally "guv it up."

"Why, yeast, you blockheads, you! Humph! It's queer I can't have smart young uns like other people!"—Exchange.

The Wisdom of Solomon.

"I don't see any sense in referring to the wisdom of Solomon," said the man smartly. "He had a thousand wives."

"Yes," answered the woman tartly, "he learned his wisdom from them."

Just as He Said.

"When you sold me that family horse you said he would eat anything."

"Well, doesn't he?"

"He does more. He eats everything."

Women in True Colors.

Eight or nine women, assembled at luncheon, were discussing ailments and operations as eight or nine, or one or two, or sixty or seventy women will. The talk rang though angina pectoris, torpid liver, tuberculosis and kindred happy topics.

"I thought," commented the guest of honor, "that I had been invited to a luncheon and not to an organ recital."—Everybody's.

Not What She Meant.

"Did you advertise for a girl?"

"Yes, I want a girl to scrub."

"I don't need scrubbing, and when I do I can scrub myself."

Partly Visible.

"Why so pensive, Cholly?"

"Oh, I'm lost in thought."

"Not entirely. I can see your ears sticking out."—Louisville Courier-Journal.

Poesy and Business.

"Sweet are the uses of adversity," as the poet says. "Yes—the poet was writing an ad for sugar-coated pills, probably."—Cleveland Leader.

OWES HER HEALTH

To Lydia E. Pinkham's Vegetable Compound

Scottville, Mich.—"I want to tell you how much good Lydia E. Pinkham's Vegetable Compound and Sanative Wash have done me. I live on a farm and have worked very hard. I am forty-five years old, and am the mother of thirteen children. Many people think it strange that I am not broken down with hard work and the care of my family, but I tell them of my good friend, your Vegetable Compound, and that there will be no backache and bearing down pains for them if they will take it as I have. I am scarcely ever without it in the house.

"I will say also that I think there is no better medicine to be found for young girls to build them up and make them strong and well. My eldest daughter has taken Lydia E. Pinkham's Vegetable Compound for painful periods and irregularity, and it has always helped her.

"I am always ready and willing to speak a good word for the Lydia E. Pinkham's Remedies. I tell every one I meet that I owe my health and happiness to these wonderful medicines."—Mrs. J. G. JOHNSON, Scottville, Mich., R.F.D. 3.

Lydia E. Pinkham's Vegetable Compound, made from native roots and herbs, contains no narcotics or harmful drugs, and to-day holds the record for the largest number of actual cures of female diseases.

FAST FREIGHT SERVICE.

The cargo of California freight which left San Francisco, January 7th in the freighter Isthmian of the American-Hawaiian Steamship Company, arrived at New York, January 28. The cargo was handled on the Pacific and the Atlantic via the Tehuantepec Railroad in the remarkable time of 21 days. The rapid service afforded by the American-Hawaiian Steamship Company is commanding the attention of California shippers. District Freight Agent Hooper recently visited Sacramento and Stockton where he inaugurated terminal water rates with the up-river towns. He reports that the shippers of Sacramento and Stockton are very enthusiastic over the inducements made to them, and predicts that the movements of New York freights to the inland towns will be greatly increased.

A railroad in Pennsylvania is experimenting with the ties made of oil rails, cut to the right length and anchored with the broadest side upward in rock ballast. The new rails are clamped on them by steel fastenings.

Strong Winds and Sand Storms cause granulation of the eyelids. PETTIT'S EYE SALVE soothes and quickly relieves, 25c. All druggists or Howard Bros., Buffalo, N. Y.

Both Russia and Italy are experimenting with battle ship turrets to hold three large guns—one more than ever before so carried by any navy.

It's a poor sort of a man who would do wrong if only he could be sure of a cool spring down in hell.

France, which in 1783 gave the world its first balloon and eleven years later launched the first aerial war ship, now has a fleet of more than a dozen military aeroplanes and a military aviation school.

Dr. Pierce's Pleasant Pellets cure constipation. Constipation is the cause of many diseases. Cure the cause and you cure the disease. Easy to take.

When flowing from subterranean streams of unknown depth is used for power in a novel hydro-electric plant in Arizona.

Only One "BROMO QUININE" That is LAXATIVE BROMO QUININE. Look for the signature of E. W. GROVE. Used the World over to Cure a Cold in One Day. 25c.

A self-feeding trowel, equipped with a reservoir for mortar has been patented by a Kentucky bricklayer.

Better ask for Golden Gate Compressed Yeast first than wish you had afterward.

Last year the Geological Survey fixed prices on a 2,598,621 acres of public coal lands and classified 10,857,572 acres as non-coal land.

Many people have receding gums. Rub Hamlins Wizard Oil on gums and stop the decay, chase the disease germs with a mouth wash of a few drops to a spoonful of water.

The quantity of silver produced in Mexico last year was the largest in the history of the republic.

BEAUTIFUL POST CARDS FREE. Send 2c stamp for five samples of our very best Gold Embossed Birthday, Flower and Good Luck Post Cards. Beautiful colors and loveliest designs. Art Post Card Club. 740 Jackson St., Topeka, Kansas.

A statute of Washington, 100 feet high, is planned by the city of Seattle for the celebration of the twenty-fifth anniversary of statehood in 1914.

The women who make the best bread invariably use Golden Gate Compressed Yeast.

Telling the truth is a worthy but painful vocation.

THE PENNY IN TRADE CIRCLES.

"Got any pennies?" inquired a sad-eyed man of philosophic bent, addressing the paying teller of one of San Francisco's leading banking establishments.

"Pennies!" exclaimed the paying teller, "this is not the cold, calculative East; this is the warm-hearted, generous West. Pennies! That spells puritanic commercialism. You will find pennies, and plenty of them perhaps, after you fly over the Sierras, across the Rockies and swim the Missouri, but not till then. We have yet to learn, and yet to practice in our commercial life on the Coast, the subtle process of splitting hairs."

"That is perhaps true up to the present. But you know they are talking of reducing freight rates."

"Yes; I know they are talking about tons and carload rates and ton-miles, but that is the same old magnifying glass used by the office hunter and profit hunter to deceive the consumer. You may cut your car load rate or ton rate in two and the consumer will derive no benefit. What is it that the consumer buys by the car load or ton? Is it sugar, flour, butter, fruit groceries, eggs, clothing, shoes?"

"No," said the sad-eyed man reflectively, "that is where I thought the penny would come in. I know that the dealers will profit by cuts in carload and less-than-carload rates, but I am not interested in that, for if only the dealers are to profit by it I'd rather see it go to the railroad for better service, new lines, more wages and development of the resources of the State, for that would benefit everybody. But I have thought that maybe the consumer might get some of it, too."

"How? The San Francisco consumer, we will say, buys a dozen of eggs. The rate on eggs from Petaluma is about one-tenth of one cent a dozen. How will a cut in rates help him. The freight charge on a suit of clothes from the Atlantic seaboard to San Francisco is about 19 cents, on a hat one and one-half cents, on an overcoat 15 cents and on a pair of shoes about 5½ cents. If these rates were cut in two, how much do you suppose would be left for the consumer after the various jobbers, commission brokers and dealers got theirs. The trouble with you, my friend, is that, like many others, you do not look into these things from the proper angle. Viewing from the dealer's standpoint in tons and carloads is one thing; viewing it from that of the consumer in pounds and single articles is quite another. It does not necessarily follow—indeed it is seldom true—that rate reductions that are beneficial to the dealer are also beneficial to the consumer. The consumer's welfare is always present and uppermost in the reasons put forth for reducing rates, but it is also always absent and lost sight of when it comes to dividing the benefits. I'll admit, my friend, if any part of the benefit from rate reductions was to go to the consumer, the demand for pennies would be active, for his share would rarely get above that denomination, but the consumer is merely a shield or curtain behind which designing minds hide themselves while plotting against the object of attack. The real motive behind this attack on rates is not to benefit the consumer. The consumer's welfare is a myth. The fellows who are directing the fight have no more concern in the welfare of the consumer than in the fate of the man in the moon. Get any one of them to figure out for you how much the consumer will benefit by it—how much cheaper he will be able to buy. See then if wampum, or beads, or buttons, wont be just as likely to be essential in retail business circles as pennies. Rate reduction, my friend, sustains no relation to price reduction and those who expect to buy goods cheaper because of a reduction in rates are, to say the least, poorly informed on tricks of the trade."

To Judge Its Own Needs.

With intelligent guidance the child can be made the judge of what his body needs in the amount of food. If the child be taught—carefully — to chew every mouthful of food thoroughly, and to swallow it before taking another mouthful, and if he is denied any fluid to drink at meals, then he cannot overeat, for appetite will be satisfied before he has swallowed too much.

Are You BILIOUS?

No Wonder You "Feel Blu"

Make the liver "get busy," tone the digestive system, regulate the appetite and keep the bowels free from constipation by taking : :

HOSTETTER'S STOMACH BITTERS

IT IS REALLY THE BEST FOR YOU

TAKE A DOSE OF PISO'S THE BEST MEDICINE for COUGHS & COLDS

Coughs of Children

Especially night coughs. Nature needs a little help to quiet the irritation, control the inflammation, check the progress of the disease. Our advice is—give the children Ayer's Cherry Pectoral. Ask your doctor if this is his advice also. He knows best. Do as he says.

Ayer's

We publish our formulas. We banish alcohol from our medicines. We urge you to consult your doctor

If you think constipation is of trifling consequence, just ask your doctor. He will disabuse you of that notion in short order. "Correct it, at once!" he will say. Then ask him about Ayer's Pills. A mild liver pill, all vegetable.

—Made by the J. C. Ayer Co., Lowell, Mass.—

A Moose Hunter's Mistake.

A Hartland hunter, starting out after a deer one day recently, put a blanket on his horse before he put on the harness, so that the animal would be warm. Arriving at a likely place, he tied the horse beside a wood road and went into the woods. He had not traveled far when he struck an old road.

Following this for about a mile he saw in the distance what he took to be a moose standing in the road. Taking careful aim he fired, and was much pleased to see the animal fall. He rushed up and found he had killed his own horse. The walk home was a long one.—Kennebec Journal.

If you don't use Golden Gate Compressed Yeast you have the sympathy of every woman who does.

A zigzag arrow has been adopted in Germany as a danger sign to be displayed on high-tension electrical apparatus.

HERE IS RELIEF FOR WOMEN. If you have pains in the back, Urinary, Bladder or Kidney trouble, and want a certain, pleasant herb cure for woman's ills, try Mother Gray's AUSTRALIAN-LEAF. It is a safe and never failing regulator. At Druggists or by mail 50 cents. Sample package FREE. Address the Mother Gray Co., Le Roy, N. Y.

A recent contest in New York for the best method of penetrating a fog with acetylene light was won by a man who used salt water in his generator, imparting an intense yellow color to his lamp's rays.

Piles Cured in 6 to 14 Days. Your druggist will refund money if PAZO OINTMENT fails to cure any case of Itching, Blind, Bleeding or Protruding Piles in 6 to 14 days. 50c.

Petroleum and iron have been found in Syria in sufficient quantities to warrant their exploitation by a native company.

TRY MURINE EYE REMEDY for Red, Weak, Weary, Watery Eyes and Granulated Eyelids. Murine Doesn't Smart. Soothes Eye Pain. Druggists Sell Murine Eye Remedy, Liquid, 25c, 50c, $1.00. Murine Eye Salve in Aseptic Tubes, 25c, $1.00. Eye Books and Eye Advice Free by Mail. Murine Eye Remedy Co., Chicago.

A German scientist has invented a socalled duplex compass which by indicating the horizontal intensity of the earth's magnetism, gives the approximate longitude and latitude of any place where it may be used.

A.A.A. PLUMBING MATERIAL CUT PRICES. We are not in the trust and sell anyone; Bath $10, Sink $2, Basin $5. Everything in Plumbing goods at cut rates, prices lowest in town. C. P. Plumbing Material Supply Co., Inc. 320 to 328 McAllister St., near Larkin. Phone Market 1087.

The figures for last year placed the tonnage of the world's shipping at 41,915,000 tons, of which 37,291,000 were steam and 4,624,000 sail.

If your grocer doesn't sell Golden Gate Compressed Yeast, we will mail it direct. Subscribe for it to come regularly, two for five cents, monthly credit. Write for free recipe book. Golden Gate Compressed Yeast Co., 26 Mint ave., San Francisco.

From human hair, first spun into yarn, an English manufacturer weaves a cloth for interlining clothing that cannot be broken, shrunk nor creased.

Mothers will find Mrs. Winslow's Soothing Syrup the best remedy to use for their children during the teething period.

Men Were Loony About Clothes.

Old-time cobblestones and mud demanded a thick, clumsy boot, and old Yankee leather was good stuff, all right enough, but it did not agreeably lend itself either to beauty or ease. A paper of 1850 tells of a statesman going to a big ball in velvet breeches, with a scarlet satin coat lining and scarlet bows on his pumps. Men then used to be almost as loony about clothes as women are now.

Broker's Occupation.

A broker is a person who executes orders for the purchase or sale of stocks or other property; in other words an agent. The term brokerage is applied to the buying and selling of stocks or other property for others, and the fee charged for the transaction of such business is also called brokerage.

Satisfaction of Keeping a Dog.

"I wonder why so many people insist on keeping dogs that are no good?" "Well," replied the proprietor of the village hotel, "I always keep a few dogs because it's a comfort to see 'em take their meals regular without kickin', even if they didn't pay any board."

Basement Was Vacant.

"Did you say you were a month in your last place?" "Yes, madam—a week with a lady on the third floor, a week on the second and a week on the ground floor."

True Wisdom.

I believe in trusting a man when I have got a man I can trust.

SEASONS TO PLANT IN CENTRAL CALIFORNIA.

Artichoke, January to March, plant roots.

Asparagus, February to April.

Beans, broad, January to May.

Beans, bush Lima, May.

Beans, pole Lima, April to May.

Beans, wax, April to August.

Beans, pole, April to August.

Beets, all year round.

Broccoli, January to April.

Brussels sprouts, January to April, July to October.

Cabbage, January to April, July to October.

Carrot, all year round.

Cauliflower, July to January.

Celery, September to January.

Corn, April 15 to July.

Corn salad, March to May, August to October.

Cucumber, April 15 to June.

Egg plant, February to April.

Endive, July to October.

Kale, January to April, July to October.

Kohl rabi, January to May, July to October.

Lettuce, all year round.

Muskmelon, April to June.

Watermelon, April to May.

Mustard, February to May.

Okra, April to June.

Onion, December to February.

Parsley, all year round.

Parsnip, July to October, January to May.

Peas, all year round.

Pepper, February to March.

Pumpkin, April to June.

Radish, all year round.

Rhubard, February to May.

Rhubard roots, January to April.

Salsify, February to May.

Spinach, August to February.

Squash, April to June.

Tomato, February to May.

Turnip, August to April.

Vegetable marrow, April to June.

Of the above all are planted out of doors except egg plant, peppers and tomatoes, which should be started early in frames or in the house and transplanted out of doors about the first of May.

Interest in Old Books.

Ladies who are looking for something original in the way of an exhibit might find more than the usual interest in a collection of children's books, as supplied by their friends, no book to bear date of less than twenty years ago. One such collection proved most delightful entertainment. There were quaint Peter Parley books and all sorts of books of grandmother's day. An added attraction was the personal idea each suggested, with the names of the original owners and verses warning not to steal the precious book on danger of coming to the gallows in the end and so on. One woman who is something of an invalid has amused herself by getting together a collection of the old McGuffey schoolbooks that she used in her childhood. She had some difficulty in supplying some of the readers, but finally got them all.

A Generous Gift

Professor Munyon has just issued a most beautiful, useful and complete almanac. It contains not only all the scientific information concerning the moon's phases, in all the latitudes, but has illustrated articles on how to read character by phrenology, palmistry and birth month. It also tells all about card reading, birth stones and their meaning, and gives the interpretation of dreams. It teaches beauty culture, manicuring, gives weights and measures and antidotes for poison. In fact, it is a Magazine Almanac, that not only gives valuable information, but will afford much amusement for every member of the family, especially for parties and evening entertainments. Farmers and people in the rural districts will find this Almanac almost invaluable.

It will be sent to anyone absolutely free on application to the Munyon Remedy Company, Philadelphia, Pa.

Question of Sex.

A local ironworker who has been married a couple of years always declared that his first son should be named Mat, after one of his best friends. Learning that the ironworker and his wife had recently been blessed with a charming baby, a friend smiled all over his face when he greeted the father on the street. "Well," he beamed, "how is little Mat?" "Mat, nothing," answered the father, "it's Mattress."—Youngstown Telegram.

Maine Stage Properties.

Miss Lucine Finch, who entertained the Fortnightly club of Bath, requested the committee to have as stage properties an old-fashioned chair, a table and candles. Her request was complied with, the chair contributed being 225 years old, the table more than a hundred years old, and the brass candlestick nearly as old as the table.—Lewiston Journal.

$5.00 AN ACRE

$5 per acre, 100-acre farms. We are just opening for sale at first cost 30,000-acre colony in the delta of the Sonora River, Mexico, close to Gulf sea, and 29 hours' ride in a Pullman from Los Angeles.

True Delta garden soil, unsurpassed for early oranges, limes, peaches, wheat, corn, beans, cotton, broom corn and winter vegetables, FREE IRRIGATION. Good rainfall. Adjoining corn and bean fields. Personally inspected and approved by C. M. Wooster, who has bought 1000 acres. Buy 100 acres and join a colony of select people in the best climate and richest land on earth. Send $250 cash. Last and only chance to get such land. Title perfect. Write at once. C. M. WOOSTER CO., 702 Market Street, San Francisco, Cal.

A WARNING TO MANY

Some Interesting Facts Regarding Health Statistics

Few people realize to what extent their health depends upon the condition of the kidneys.

The physician in nearly all cases of serious illness, makes a chemical analysis of the patient's urine. He knows that unless the kidneys are doing their work properly, the other organs cannot be brought back to health and strength.

When the kidneys are neglected or abused in any way, serious results are sure to follow. According to health statistics, Bright's disease which is really an advanced form of kidney trouble, caused nearly ten thousand deaths in 1909, in the State of New York alone. Therefore, it behooves us to pay more attention to the health of these most important organs.

An ideal herbal compound that has had remarkable success as a kidney remedy is Dr. Kilmer's Swamp-Root, the great Kidney, Liver and Bladder Remedy.

The mild and healing influence of this preparation is soon realized. It stands the highest for its remarkable record of cures.

If you feel that your kidneys require attention, and wish a sample bottle, write to Dr. Kilmer & Co., Binghamton, N. Y. Mention this paper and they will gladly forward it to you absolutely free, by mail.

Swamp-Root is sold by every druggist in bottles of two sizes—50c and $1.00.

BOSS OF THE ROAD

UNION MADE

OVERALLS

DEMAND THE BRAND

Neustadter Bros.

SAN FRANCISCO NEW YORK PORTLAND

Howard E. Burton, Assayer and Chemist, Leadville, Colorado. Specimen prices: Gold, Silver, Lead, $1.00; Gold, Silver, 75c; Gold, 50c; Zinc or Copper, $1.00. Mailing Envelopes and full price list sent on application. Control and Umpire work solicited. Reference: Carbonate National Bank.

Heiress Plans Investment.

A girl who inherited a snug little fortune of twelve thousand dollars has been rather cramped financially all her life, and she had always longed for the luxuries and frivolities of existence. Her uncle came to talk the matter over and advise her as to the investment of her little fortune. "Now, my dear," said he, in the tone of a genial but prudent counselor, "of course you have made some plans—have some idea of how this is to be invested? What yearly income do you expect from your twelve thousand dollars?" Then the young woman replied: "I expect, dear uncle, to invest my money so that I shall have a yearly income of twenty-four thousand dollars for six months."

Cat Was Boiling, Too.

The cat settled herself luxuriously in front of the kitchen range. Jennie, six years old, and unused to the homely comfort of a rural residence, regarded fire and pussy alike with interest. The cat began to purr, and Jennie, whose widening experience recently had included the boiling of water in a kettle, cried out: "Grandma! Grandma! Come here quickly. The cat's begun to boil too!"

To Encourage the Stork.

A rich resident of Paris with a view to checking the decline in the birth-rate, has left under his will $1,000 to each head of a family in the neighborhood where he resides who, having been married within the five years preceding his death, shall have five legitimate children living.

Uncivilized.

"That child is a regular little savage." "Yes, when he was at our house for dinner yesterday he always said he wanted more, instead of politely lying when I asked him if I could help him again."

Aids Nature

The great success of Dr. Pierce's Golden Medical Discovery in curing weak stomachs, wasted bodies, weak lungs, and obstinate and lingering coughs, is based on the recognition of the fundamental truth that "Golden Medical Discovery" supplies Nature with body-building, tissue-repairing, muscle-making materials, in condensed and concentrated form. With this help Nature supplies the necessary strength to the stomach to digest food, build up the body and thereby throw off lingering obstinate coughs. The "Discovery" re-establishes the digestive and nutritive organs in sound health, purifies and enriches the blood, and nourishes the nerves—in short establishes sound vigorous health.

If your dealer offers something "just as good," it is probably better FOR HIM—it pays better. But you are thinking of the cure not the profit, so there's nothing "just as good" for you. Say so.

Dr. Pierce's Common Sense Medical Adviser, In Plain English; or, Medicine Simplified, 1008 pages, over 700 illustrations, newly revised up-to-date Edition, paper-bound, sent for 21 one-cent stamps, to cover cost of mailing *only*. Cloth-bound, 31 stamps. Address Dr. R. V. Pierce, Buffalo, N. Y.

SPOHN'S DISTEMPER CURE

For DISTEMPER Pink Eye, Epizootic, Shipping Fever and Catarrhal Fever

Sure cure and positive preventive, no matter how horses at any age are infected or "exposed." Liquid, given on the tongue; acts on the Blood and Glands, expels the poisonous germs from the body. Cures Distemper in Dogs and Sheep and Cholera in Poultry. Largest selling live stock remedy. Cures La Grippe among human beings and is a fine Kidney remedy. 50c and $1 a bottle; $5 and $10 a dozen. Cut this out. Keep it. Show to your druggist, who will get it for you. Free Booklet, "Distemper, Causes and Cures." Special agents wanted.

SPOHN MEDICAL CO., Chemists and Bacteriologists GOSHEN, IND., U. S. A.

ORIGINAL DEFECTIV